Amendment to the Specification:

On page 3 of the specification please amend the Brief Description of the Drawings as follows:

BRIEF DESCRIPTION OF THE DRAWINGS

[0009] FIG. 1 illustrates a top view of a portion of a ball grid array module using different solder on different areas of a substrate in accordance with an embodiment of the present invention.

[0009] FIG. 2 shows a side cut view along line 2-2 of a module including the portion of the module of FIG. 1.

[0010] FIG. 3 illustrates a side cut view of another module that uses solder paste or preforms in accordance with an embodiment of the present invention.

[0011] FIG. 4 is a flow chart illustrating a method of reducing stress between substrates of differing materials in accordance with an embodiment of the present invention.

FIG. 5 illustrates an example of a reflowed module.